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EXAMINER

SHERR, CRISTINA O

ART UNIT

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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/091,000	<b>Applicant(s)</b> DEGEN ET AL.	
	<b>Examiner</b> CRISTINA OWEN SHERR	<b>Art Unit</b> 3685	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period **will** apply and **will** expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply **will**, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) ☒ Responsive to communication(s) filed on 02/09/09.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) ☒ Claim(s) 1-4, 6-14, 16-19 and 21-27 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-4, 6-14, 16-19, 21-27 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date: _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                    | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date: _____ | 6) <input type="checkbox"/> Other: _____  |

### **DETAILED ACTION**

1. This communication is in response to Applicant's amendment filed February 9, 1009. Claims 1, 16, 17, and 23 are currently amended. Claims 1-4, 6-14, 16-19, 21-27 are currently pending in this case.

#### ***Continued Examination Under 37 CFR 1.114***

2. A request for continued examination under 37 CFR 1.114 was filed in this application after appeal to the Board of Patent Appeals and Interferences, but prior to a decision on the appeal. Since this application is eligible for continued examination under 37 CFR 1.114 and the fee set forth in 37 CFR 1.17(e) has been timely paid, the appeal has been withdrawn pursuant to 37 CFR 1.114 and prosecution in this application has been reopened pursuant to 37 CFR 1.114. Applicant's submission filed on February 9, 2009 has been entered.

#### ***Response to Arguments***

3. Applicant's arguments, see applicant's amendment, filed February 9, 2009, with respect to the section 101 rejections of the claims, in light of the current amendments, have been fully considered and are persuasive. The section 101 rejections of claims 1-23 has been withdrawn.

4. Applicant's arguments filed February 9, 2009 have been fully considered but they are not persuasive.

5. Applicant argues that with regard to claim 1, Stewart does not teach or suggest creating or searching money transfer requests associated with a reference designator.

6. Examiner respectfully disagrees and directs attention to Stewart wherein “[0021] An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.”

7. It is obvious that in checking against a list, kept by the United States Treasury Department, you are lining up certain transaction with certain “names” or other information on the list. The customer data, names /foreign translations, etc are all reference designators. Just as one transaction may be lined up with a name on the said restricted list, so may two or more. Further, it is only the transactions that have somehow “clicked” with the list that get analyzed. Or rather, every transaction is analyzed to the point of deciding whether is “clicks” with the list. Those that do are further analyzed. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

8. Applicant argues that “Stewart Does Not Teach Or Suggest Receiving A Plurality Of Money Transfer Requests”.

9. Examiner respectfully disagrees and directs attention to Stewart wherein “[0007] The system and method provide the ability to perform real-time or near real-time demand deposit account **openings** through the Internet.” (emphasis added).

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Additionally, *KSR* forecloses Applicant's argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

10. Applicant argues that "Stewart Does Not Teach Determining Whether The First Sender Identification And The Second Sender Identification Are Related".

11. Examiner respectfully disagrees and directs attention to Stewart wherein "[0021] An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses."

12. It is obvious that in checking against a list, kept by the United States Treasury Department, you are lining up certain transaction with certain "names" or other information on the list. Just as one transaction may be lined up with a name on the said restricted list, so may two or more. Further, it is only the transactions that have somehow "clicked" with the list that get analyzed. Or rather, every transaction is analyzed to the point of deciding whether it "clicks" with the list. Those that do are further analyzed. Additionally, *KSR* forecloses Applicant's argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

13. Applicant argues that "Stewart Does Not Teach Or Suggest Any Of The Seven Suspicious Money Transfers Claimed In Claim 1".

14. Examiner respectfully disagrees. Stewart does not specifically refer to money requests or money transfers as “suspect” or “suspicious”; however, it does refer to “fraudulent” or “fraud”. Merely changing terminology does not confer patentability when said different terms are functionally the same. Additionally, Stewart does not specifically refer to criteria used in the instant application when determining that a transaction is suspect. However, Stewart does refer to “An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.” (par 0021). The criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart and thus obtain the instant application. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

15. Applicant argues that “Stewart Does Not Teach Or Suggest Storing Reference Designators Apart From Money Transfer Requests”.

16. Examiner respectfully disagrees and directs attention to Stewart wherein “[0040] In addition, a historical database includes records of each funding transaction performed by the system 5. All transaction data is stored and used for positive and negative verification filters on subsequent transactions. Additionally, the historical database is used to create new filters and to provide a record for a financial institution.

The records of the historical database include the MICR line, currency amount, check number and result of the funding transaction. The historical database records may also include additional data. For example, the historical database may track and store data for a velocity measurement filter, which records activity level data for a checking account. “ Just as the historical database stores records of each transaction separately from the money transfer requests, it also stores “additional data”. Such additional data may obviously include reference designators. As above, customer data, names /foreign translations, etc are all reference designators. Just as one transaction may be lined up with a name on the said restricted list, so may two or more. Further, it is only the transactions that have somehow “clicked” with the list that get analyzed. Or rather, every transaction is analyzed to the point of deciding whether is “clicks” with the list. Those that do are further analyzed. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396. Also, The claimed subject matter, likely would have been obvious under *KSR*.

17. Applicant argues that with regard to claims 2-4, “Stewart does not perform a hierarchical comparison of the first sender identification and the second sender identification.

18. Examiner respectfully disagrees and directs attention to Stewart wherein “An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes

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enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.” (par 0021). The criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart and thus obtain the instant application.

Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396. Also, The claimed subject matter, likely would have been obvious under *KSR*.

19. Applicant argues that “With regard to claims 6-8, Stewart does not teach or suggest the use of reference designators, let alone identifying a reference designator as a known suspicious user.”

20. Examiner respectfully disagrees. As above, Stewart does not specifically refer to money requests or money transfers as “suspect” or “suspicious”, however, it does refer to “fraudulent” or “fraud”. Merely changing terminology does not confer patentability when said different terms are functionally the same. Additionally, Stewart does not specifically refer to criteria used in the instant application when determining that a transaction is suspect. However, Stewart does refer to “An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.” (par 0021). The criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art



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to adapt Stewart and thus obtain the instant application. Additionally, *KSR* forecloses Applicant's argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396. Also, The claimed subject matter, likely would have been obvious under *KSR*.

21. Applicant argues, regarding claim 9, that "Stewart also does not parse money transfer requests. The application for a deposit account in Stewart is analyzed as a whole for risk and fraud. Nothing in Stewart suggests that the application is parsed of unnecessary data. Moreover, there is no need in Stewart to do so."

22. Examiner respectfully disagrees and directs attention to Stewart wherein "[0021] An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses."

23. It is obvious that in checking against a list, kept by the United States Treasury Department, you are lining up certain transaction with certain "names" or other information on the list. Just as one transaction may be lined up with a name on the said restricted list, so may two or more. Further, it is only the transactions that have somehow "clicked" with the list that get analyzed. Or rather, every transaction is analyzed to the point of deciding whether is "clicks" with the list. Those that do are further analyzed. Thus, unnecessary data is parsed out, and only those transactions that need to be analyzed are analyzed. Additionally, *KSR* forecloses Applicant's

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argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396. Also, The claimed subject matter, likely would have been obvious under *KSR*.

24. Applicant argues, with respect to claims 10-12, that “Stewart does not teach or suggest receiver identifications.”

25. Examiner respectfully disagrees and directs attention to Stewart, wherein “[0041] After the data is checked for accuracy, the entered MICR line is converted into a format capable of being posted at the ACH. The funding transaction is presented to the ACH and funds are transferred to an escrow account for the financial institution 10 to transfer funds from the escrow account into the newly opened account. The funding transaction presented to the ACH includes the MICR data in the appropriate ACH format.” Clearly the escrow account is receiving funds and must somehow be identified or designated. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

26. Applicant argues, with respect to claims 13 and 14, that “Stewart does not teach or suggest reducing performance impacts by maintaining separate databases and/or using batch modes.”

27. Examiner respectfully disagrees and directs attention to Stewart wherein “An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low

false-positive responses.” (par 0021). The criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart and thus obtain the instant application.

Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396. Also, The claimed subject matter, likely would have been obvious under *KSR*.

28. Further, it is obvious that in checking against a list, kept by the United States Treasury Department, you are lining up certain transaction with certain “names” or other information on the list. Just as one transaction may be lined up with a name on the said restricted list, so may two or more. Further, it is only the transactions that have somehow “clicked” with the list that get analyzed. Or rather, every transaction is analyzed to the point of deciding whether is “clicks” with the list. Those that do are further analyzed, thus you are reducing performance impacts. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396. Also, The claimed subject matter, likely would have been obvious under *KSR*.

29. Regarding claim 16, applicant argues, that Stewart does not teach or suggest accessing a money transfer record.

30. Examiner respectfully disagrees and directs attention to Stewart, wherein “[0040] In addition, a historical database includes records of each funding transaction performed by the system 5. All transaction data is stored and used for positive and negative verification filters on subsequent transactions. Additionally, the historical

database is used to create new filters and to provide a record for a financial institution. The records of the historical database include the MICR line, currency amount, check number and result of the funding transaction. The historical database records may also include additional data. For example, the historical database may track and store data for a velocity measurement filter, which records activity level data for a checking account. “ Further, as in claims 10-12, above, “[0041] After the data is checked for accuracy, the entered MICR line is converted into a format capable of being posted at the ACH. The funding transaction is presented to the ACH and funds are transferred to an escrow account for the financial institution 10 to transfer funds from the escrow account into the newly opened account. The funding transaction presented to the ACH includes the MICR data in the appropriate ACH format.” Clearly the escrow account is receiving funds and must somehow be identified or designated. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

31. Applicant argues, with respect to claim 16, that Stewart does not teach or suggest a master location identifier to the money transfer request.

32. Examiner disagrees and directs attention to Stewart wherein “[0021] An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.”

33. It is obvious that in checking against a list, kept by the United States Treasury Department, you are lining up certain transaction with certain “names” or other information on the list. The customer data, names /foreign translations, etc are all reference designators. A master location identifier would merely be one more reference designator. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

34. Applicant argues, with respect to claim 16, that “Stewart Does Not Teach Or Suggest Associating The Money Transfer Record With The Reference Designator”.

35. Examiner respectfully disagrees and directs attention to Stewart wherein “[0021] An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.”

36. It is obvious that in checking against a list, kept by the United States Treasury Department, you are lining up certain transaction with certain “names” or other information on the list. The customer data, names /foreign translations, etc are all reference designators. Just as one transaction may be lined up with a name on the said restricted list, so may two or more. Further, it is only the transactions that have somehow “clicked” with the list that get analyzed. Or rather, every transaction is analyzed to the point of deciding whether is “clicks” with the list. Those that do are further analyzed. Additionally, *KSR* forecloses Applicant’s argument that a specific

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teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

37. Applicant argues, with respect to claim 17, that “Stewart Does Not Teach Or Suggest Providing A First Reference Designator.”

38. Examiner respectfully disagrees and directs attention to Stewart wherein “[0021] An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.”

39. It is obvious that in checking against a list, kept by the United States Treasury Department, you are lining up certain transaction with certain “names” or other information on the list. The customer data, names /foreign translations, etc are all reference designators. Just as one transaction may be lined up with a name on the said restricted list, so may two or more. Further, it is only the transactions that have somehow “clicked” with the list that get analyzed. Or rather, every transaction is analyzed to the point of deciding whether is “clicks” with the list. Those that do are further analyzed. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

40. Applicant argues, with respect to claim 17, that “Stewart Does Not Teach Or Suggest Comparing The First Money Transfer Record To The First Reference Designator.”

41. Examiner respectfully disagrees and directs attention to Stewart wherein “[0021] An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.”

42. It is obvious that in checking against a list, kept by the United States Treasury Department, you are lining up certain transaction with certain “names” or other information on the list. The customer data, names /foreign translations, etc are all reference designators. Just as one transaction may be lined up with a name on the said restricted list, so may two or more. Further, it is only the transactions that have somehow “clicked” with the list that get analyzed. Or rather, every transaction is analyzed to the point of deciding whether is “clicks” with the list. Those that do are further analyzed. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

43. Applicant argues, with respect to claim 17, that “Stewart Does Not Teach Or Suggest Creating A Second Reference Designator.”

44. Examiner respectfully disagrees and directs attention to Stewart wherein “[0021] An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.”

45. It is obvious that in checking against a list, kept by the United States Treasury Department, you are lining up certain transaction with certain “names” or other information on the list. The customer data, names /foreign translations, etc are all reference designators. Just as one transaction may be lined up with a name on the said restricted list, so may two or more. Also, there are clearly different designators according to the different criteria to be checked for. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d

46. Applicant argues, with respect to claim 17, that “Stewart Does Not Teach Or Suggest Maintaining The First And Second Reference Designators In A Reference Designator List”.

47. Examiner respectfully disagrees and directs attention to Stewart wherein “[0040] In addition, a historical database includes records of each funding transaction performed by the system 5. All transaction data is stored and used for positive and negative verification filters on subsequent transactions. Additionally, the historical database is used to create new filters and to provide a record for a financial institution.



The records of the historical database include the MICR line, currency amount, check number and result of the funding transaction. The historical database records may also include additional data. For example, the historical database may track and store data for a velocity measurement filter, which records activity level data for a checking account. “ Just as the historical database stores records of each transaction separately from the money transfer requests, it also stores “additional data”. Such additional data may obviously include reference designators. As above, customer data, names /foreign translations, etc are all reference designators. Just as one transaction may be lined up with a name on the said restricted list, so may two or more. Further, it is only the transactions that have somehow “clicked” with the list that get analyzed. Or rather, every transaction is analyzed to the point of deciding whether is “clicks” with the list. Those that do are further analyzed. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396. Also, The claimed subject matter, likely would have been obvious under *KSR*.

48. Applicant argues that “Stewart Does Not Teach Or Suggest Any Of The Seven Suspicious Money Transfers Claimed In Claim 17”.

49. Examiner respectfully disagrees. Stewart does not specifically refer to money requests or money transfers as “suspect” or “suspicious”; however, it does refer to “fraudulent” or “fraud”. Merely changing terminology does not confer patentability when said different terms are functionally the same. Additionally, Stewart does not specifically refer to criteria used in the instant application when determining that a

transaction is suspect. However, Stewart does refer to “An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.” (par 0021). The criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart and thus obtain the instant application. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

50. Applicant argues with regard to claim 18, that Stewart does not access a third money transfer request.

51. Examiner respectfully disagrees and directs attention to Stewart wherein “[0021] An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.”

52. It is obvious that in checking against a list, kept by the United States Treasury Department, you are lining up certain transaction with certain “names” or other information on the list. The customer data, names /foreign translations, etc are all reference designators. Just as one transaction may be lined up with a name on the said

restricted list, so may two, three, or more. Also, there are clearly different designators according to the different criteria to be checked for. Additionally, *KSR* forecloses Applicant's argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d.

53. Applicant argues, "With regard to claim 19, Stewart does not teach or suggest attaching a time stamp to reference designators. "

54. Examiner respectfully disagrees and direct attention to Stewart wherein "[0056] Information generated by the authorization and funds verification systems 60, 65, as well as consumer data, inquiry response information, *transaction date and time*, and transaction error messages, are provided to the financial institution 10." (emphasis added).

55. Applicant argues, "With regard to claim 21, Stewart does not teach or suggest listing a progressive history of money transfer relationships".

56. Examiner respectfully disagrees, Examiner respectfully disagrees. Stewart does not specifically refer to money requests or money transfers as "progressive" "suspect" or "suspicious"; however, it does refer to "fraudulent" or "fraud". Merely changing terminology does not confer patentability when said different terms are functionally the same. Additionally, Stewart does not specifically refer to criteria used in the instant application when determining that a transaction is suspect. However, Stewart does refer to "An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance.

This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.” (par 0021). The criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart to include progressive money transfers and thus obtain the instant application. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

57. Applicant argues, “With regard to claim 22, Stewart does not teach or suggest a hierarchical comparison.”

58. Examiner respectfully disagrees and directs attention to Stewart wherein “An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.” (par 0021). The criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart to include hierarchical comparisons and thus obtain the instant application. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396. Also, The claimed subject matter, likely would have been obvious under *KSR*.

59. Applicant argues, with regard to claim 23, that “Stewart Does Not Teach Or Suggest Grouping Money Transfer Requests Based On Similarities Between The User Identification”.

60. Examiner respectfully disagrees and directs attention to Stewart wherein “An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.” (par 0021). The criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart to include similarities in user names when mapping the said foreign names and thus obtain the instant application. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396. Also, The claimed subject matter, likely would have been obvious under *KSR*.

61. Applicant argues, that “Stewart Does Not Teach Or Suggest Any Of The Seven Suspicious Money Transfers Claimed In Claim 23”.

62. Examiner respectfully disagrees. Stewart does not specifically refer to money requests or money transfers as “suspect” or “suspicious”; however, it does refer to “fraudulent” or “fraud”. Merely changing terminology does not confer patentability when said different terms are functionally the same. Additionally, Stewart does not specifically refer to criteria used in the instant application when determining that a

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transaction is suspect. However, Stewart does refer to “An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.” (par 0021). The criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart and thus obtain the instant application. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

63. Applicant argues, with regard to claim 24, that “Stewart does not teach or suggest a system that (a) provides a first reference designator; (b) compares the first money transfer record to the first reference designator; (c) creates a second reference designator; and (d) maintains the first and second reference designators in a reference designator list.”

64. Examiner respectfully disagrees and directs attention to Stewart wherein “[0021] An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.”

65. It is obvious that in checking against a list, kept by the United States Treasury Department, you are lining up certain transaction with certain “names” or other information on the list. The customer data, names /foreign translations, etc are all reference designators. Just as one transaction may be lined up with a name on the said restricted list, so may two or more. Further, it is only the transactions that have somehow “clicked” with the list that get analyzed. Or rather, every transaction is analyzed to the point of deciding whether it “clicks” with the list. Those that do are further analyzed. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

66. Further, Examiner respectfully disagrees and directs attention to Stewart wherein “[0040] In addition, a historical database includes records of each funding transaction performed by the system 5. All transaction data is stored and used for positive and negative verification filters on subsequent transactions. Additionally, the historical database is used to create new filters and to provide a record for a financial institution. The records of the historical database include the MICR line, currency amount, check number and result of the funding transaction. The historical database records may also include additional data. For example, the historical database may track and store data for a velocity measurement filter, which records activity level data for a checking account. “ Just as the historical database stores records of each transaction separately from the money transfer requests, it also stores “additional data”. Such additional data may obviously include reference designators. As above, customer data, names /foreign

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translations, etc are all reference designators. Just as one transaction may be lined up with a name on the said restricted list, so may two or more. Further, it is only the transactions that have somehow “clicked” with the list that get analyzed. Or rather, every transaction is analyzed to the point of deciding whether it “clicks” with the list. Those that do are further analyzed. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396. Also, The claimed subject matter, likely would have been obvious under *KSR*.

67. Applicant argues that with respect to claim 25, Stewart does not access a third money request.

68. Examiner respectfully disagrees and directs attention to Stewart wherein “[0021] An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.”

69. It is obvious that in checking against a list, kept by the United States Treasury Department, you are lining up certain transaction with certain “names” or other information on the list. The customer data, names /foreign translations, etc are all reference designators. Just as one transaction may be lined up with a name on the said restricted list, so may two, three, or more. Also, there are clearly different designators according to the different criteria to be checked for. Additionally, *KSR* forecloses



Applicant's argument that a specific teaching is required for a finding of obviousness.  
*KSR*, 127 S.Ct. at 1741, 82 USPQ2d.

70. Applicant argues, with respect to claim 26, that Stewart does not teach or suggest a database maintaining database designators.

71. Examiner respectfully disagrees and directs attention to Stewart wherein "[0040] In addition, a historical database includes records of each funding transaction performed by the system 5. All transaction data is stored and used for positive and negative verification filters on subsequent transactions. Additionally, the historical database is used to create new filters and to provide a record for a financial institution. The records of the historical database include the MICR line, currency amount, check number and result of the funding transaction. The historical database records may also include additional data. For example, the historical database may track and store data for a velocity measurement filter, which records activity level data for a checking account. " Just as the historical database stores records of each transaction separately from the money transfer requests, it also stores "additional data". Such additional data may obviously include reference designators. As above, customer data, names /foreign translations, etc are all reference designators. Additionally, *KSR* forecloses Applicant's argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396. Also, The claimed subject matter, likely would have been obvious under *KSR*.

72. Applicant argues, with respect to claim 27 that "Stewart Does Not Teach Or Suggest A Fraud Processing Server That Clusters Related Money Transfer Records."

73. Examiner respectfully disagrees and directs attention to Stewart wherein “[0021] An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.”

74. It is obvious that in checking against a list, kept by the United States Treasury Department, you are lining up certain transaction with certain “names” or other information on the list. Just as one transaction may be lined up with a name on the said restricted list, so may two or more. Further, it is only the transactions that have somehow “clicked” with the list that get analyzed. Or rather, every transaction is analyzed to the point of deciding whether it “clicks” with the list. Those that do are further analyzed. Thus, transactions that somehow are similar, are clustered together for further analysis. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

75. Applicant argues that “Stewart Does Not Teach Or Suggest Any Of The Seven Suspicious Money Transfers Claimed In Claim 27.”

76. Examiner respectfully disagrees. Stewart does not specifically refer to money requests or money transfers as “suspect” or “suspicious”; however, it does refer to “fraudulent” or “fraud”. Merely changing terminology does not confer patentability when said different terms are functionally the same. Additionally, Stewart does not

specifically refer to criteria used in the instant application when determining that a transaction is suspect. However, Stewart does refer to “An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.” (par 0021). The criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart and thus obtain the instant application. Additionally, *KSR* forecloses Applicant’s argument that a specific teaching is required for a finding of obviousness. *KSR*, 127 S.Ct. at 1741, 82 USPQ2d at 1396.

***Claim Rejections - 35 USC § 103***

77. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

78. Claims 1-4, 6-14, 16-19, 21-27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Stewart et al (US 2003/0135457).

79. Regarding claim 1 –

80. Stewart discloses: a method for evaluating electronic value transfers (e.g. par 0016), the method comprising: receiving a plurality of money transfer requests at a host

computer system, wherein the money transfer requests include a first sender identification associated with a first money transfer request and at least a second sender identification associated with a second money transfer request (e.g. par 52); electronically storing records of the money transfer requests in memory at the host computer system (e.g. par 42); performing an analysis of the records at the host computer system, wherein the analysis indicates the first sender identification and the second sender identification are related (e.g. par 37); creating a reference designator at the host computer system, wherein the reference designator is associated with the first sender identification and the second sender identification (e.g. par 21); and searching the records of the money transfer requests according to a specified criteria to determine if any of the money transfer requests associated with the reference designator are suspicious money transfer requests (e.g. par 21); flagging any suspicious money transfer requests (e.g. par 21).

81. Stewart does not specifically refer to money requests or money transfers as “suspect” or “suspicious”; however, it does refer to “fraudulent” or “fraud”. Merely changing terminology does not confer patentability when said different terms are functionally the same. Additionally, Stewart does not specifically refer to criteria used in the instant application when determining that a transaction is suspect. However, Stewart does refer to “An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to

provide matching capabilities with low false-positive responses.” (par 0021). The criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart and thus obtain the instant application.

82. Regarding claims 2-4 –

83. As above, Stewart does not specifically refer to money requests or money transfers as “suspect” or “suspicious”, however, it does refer to “fraudulent” or “fraud”. Merely changing terminology does not confer patentability when said different terms are functionally the same. Additionally, Stewart does not specifically refer to criteria used in the instant application when determining that a transaction is suspect. However, Stewart does refer to “An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.” (par 0021). The criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart and thus obtain the instant application.

84. Regarding claims 6-14 –

85. As above, Stewart does not specifically refer to money requests or money transfers as “suspect” or “suspicious”, however, it does refer to “fraudulent” or “fraud”. Merely changing terminology does not confer patentability when said different terms are

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functionally the same. Additionally, Stewart does not specifically refer to criteria used in the instant application when determining that a transaction is suspect. However, Stewart does refer to "An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses." (par 0021). The criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart and thus obtain the instant application.

86. Regarding claim 16 –

87. Stewart discloses a method for evaluating electronic value transfers (e.g. par 16), the method comprising: accessing a money transfer record at fraud processing computer, wherein the money transfer record includes a sender identification and a receiver identification (e.g. par 52); assigning a master location identifier to the money transfer record at the fraud processing computer, wherein the master location identifier is determined by one or both of the sender identification and the receiver identification (e.g. par 21); comparing the money transfer record to a reference designator using a specified criteria at the fraud processing computer, wherein one or more fields of the reference designator or the money transfer record indicate a relationship between the reference designator and the money transfer record (e.g. par 21); and associating the

money transfer record with the reference designator at the fraud processing computer (e.g. par 21).

88. As above, Stewart does not specifically refer to money requests or money transfers as “suspect” or “suspicious”, however, it does refer to “fraudulent” or “fraud”. Merely changing terminology does not confer patentability when said different terms are functionally the same. Additionally, Stewart does not specifically refer to criteria used in the instant application when determining that a transaction is suspect. However, Stewart does refer to “An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.” (par 0021). The criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart and thus obtain the instant application.

89. Regarding claim 17 –

90. Stewart discloses a method for iteratively compiling suspicious money transfer activities from money transfer records (e.g. par 16), the method comprising: accessing a first money transfer record at a fraud processing computer (e.g. par 52); providing a first reference designator at the fraud processing computer, wherein the first reference designator is associated with one or more of a sender identification and a receiver identification from a second money transfer record (e.g. par 21); comparing the first

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money transfer record to the first reference designator using a specified criteria at the fraud processing computer, wherein the comparison indicates the first money transfer record is not related to the first reference designator (e.g. par 21); and creating a second reference designator at the fraud processing computer, wherein the second reference designator is associated with one or more of a sender identification and a receiver identification from the first money transfer record (e.g. par 21).

91. As above, Stewart does not specifically refer to money requests or money transfers as “suspect” or “suspicious”, however, it does refer to “fraudulent” or “fraud”. Merely changing terminology does not confer patentability when said different terms are functionally the same. Additionally, Stewart does not specifically refer to criteria used in the instant application when determining that a transaction is suspect. However, Stewart does refer to “An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.” (par 0021). The criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart and thus obtain the instant application.

92. Regarding claims 18-19-

93. As above, Stewart does not specifically refer to money requests or money transfers as “suspect” or “suspicious”, however, it does refer to “fraudulent” or “fraud”.



Merely changing terminology does not confer patentability when said different terms are functionally the same. Additionally, Stewart does not specifically refer to criteria used in the instant application when determining that a transaction is suspect. However, Stewart does refer to "An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses." (par 0021). The criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart and thus obtain the instant application.

94. Regarding claims 21-22 –

95. As above, Stewart does not specifically refer to money requests or money transfers as "suspect" or "suspicious", however, it does refer to "fraudulent" or "fraud". Merely changing terminology does not confer patentability when said different terms are functionally the same. Additionally, Stewart does not specifically refer to criteria used in the instant application when determining that a transaction is suspect. However, Stewart does refer to "An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses." (par 0021). The

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criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart and thus obtain the instant application.

96. Regarding claim 23 –

97. Stewart discloses a method for evaluating electronic value transfers (e.g. par 16), the method comprising: receiving money transfer requests at a computer, wherein the money transfer requests include a user identification associated with each of the money transfer requests (e.g. par 52); electronically storing records of the money transfer requests at the computer (e.g. par 41); providing the records of the money transfer requests to a fraud processing computer (e.g. par 21).

98. As above, Stewart does not specifically refer to money requests or money transfers as “suspect” or “suspicious”, however, it does refer to “fraudulent” or “fraud”. Merely changing terminology does not confer patentability when said different terms are functionally the same. Additionally, Stewart does not specifically refer to criteria used in the instant application when determining that a transaction is suspect. However, Stewart does refer to “An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.” (par 0021). The criteria used in the instant application could easily be substituted for the ones named in

Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart and thus obtain the instant application.

99. Regarding claim 24 –

100. Stewart discloses a system for evaluating value transfers (e.g. par 16), the system comprising: a fraud processing computer (e.g. par 21); and a computer readable medium associated with the fraud processing computer, wherein the computer readable medium comprises computer instructions executable by the fraud processing computer to: access a first money transfer record (e.g. par 52); provide a first reference designator, wherein the first reference designator is associated with one or more of a sender identification and a receiver identification from a second money transfer record (e.g. par 21); compare the first money transfer record to the first reference designator using a specified criteria (e.g. par 21).

101. As above, Stewart does not specifically refer to money requests or money transfers as “suspect” or “suspicious”, however, it does refer to “fraudulent” or “fraud”. Merely changing terminology does not confer patentability when said different terms are functionally the same. Additionally, Stewart does not specifically refer to criteria used in the instant application when determining that a transaction is suspect. However, Stewart does refer to “An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.” (par 0021). The

criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart and thus obtain the instant application.

102. Regarding claims 25-26 –

103. As above, Stewart does not specifically refer to money requests or money transfers as “suspect” or “suspicious”, however, it does refer to “fraudulent” or “fraud”. Merely changing terminology does not confer patentability when said different terms are functionally the same. Additionally, Stewart does not specifically refer to criteria used in the instant application when determining that a transaction is suspect. However, Stewart does refer to “An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.” (par 0021). The criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart and thus obtain the instant application.

104. Regarding claim 27 –

105. Stewart discloses a system for transferring value (e.g. par 16), the system comprising: a money transfer system (e.g. par 16); and a fraud processing server communicably coupled to the money transfer system wherein money transfer records

associated with the money transfer system are accessible by the fraud processing server to identify any suspect suspicious money transfer requests (e.g. par 21).

106. As above, Stewart does not specifically refer to money requests or money transfers as “suspect” or “suspicious”, however, it does refer to “fraudulent” or “fraud”. Merely changing terminology does not confer patentability when said different terms are functionally the same. Additionally, Stewart does not specifically refer to criteria used in the instant application when determining that a transaction is suspect. However, Stewart does refer to “An automated search routine within the authorization system 60 also checks customer data against restricted lists published by the United States Treasury Department Office of Foreign Assets Control (OFAC) to maintain OFAC compliance. This search includes enhanced name/foreign translation mapping to provide matching capabilities with low false-positive responses.” (par 0021). The criteria used in the instant application could easily be substituted for the ones named in Stewart. Thus, it would be obvious to one of ordinary skill in the art to adapt Stewart and thus obtain the instant application.

107. Examiner's note: Examiner has cited particular columns and line numbers in the references as applied to the claims above for the convenience of the applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may be applied as well. It is respectfully requested from the applicant, in preparing the responses, to fully consider the references in entirety as potentially teaching all or part

of the claimed invention as well as the context of the passage as taught by the prior art or disclosed by the examiner.

***Conclusion***

108. Any inquiry concerning this communication or earlier communications from the examiner should be directed to CRISTINA OWEN SHERR whose telephone number is (571)272-6711. The examiner can normally be reached on 8:30-5:00 Monday through Friday.

109. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Calvin L. Hewitt, II can be reached on (571)272-6709. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

110. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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